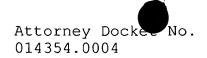
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## ABSTRACT OF THE DISCLOSURE

A system for transmitting credit transaction data, such as an authorization request, is provided. The system includes a remote hub system that is connected to a communications medium, such as the Internet. The remote hub system receives credit transaction data, such as an authorization request, a credit card number, transaction amount, from one or more point of sale systems, such as credit card authorization terminals. The remote hub system then encrypts the credit transaction data, transmits the encrypted credit transaction data over the Internet to a gateway system. The gateway system decrypts the encrypted credit transaction data and transmits the credit transaction data to an authorization system.